

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Ronald L. Pitcher
MMC 45392700

SUBSTITUTED TRUSTEES DEED

WHEREAS, on June 28, 1991, RONALD L. PITCHER AND WIFE, SHELLY J. PITCHER, as joint tenants with right of survivorship, executed a Deed of Trust to William H. Lovell, Trustee for the benefit of FIRST COMMERCIAL MORTGAGE COMPANY OF MEMPHIS, which Deed of Trust is filed for record in Book 548 at Page 261 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to MIDFIRST BANK by instrument dated February 6, 2001 and recorded in Book 1289 at Page 92 and re-recorded in Book 1338 at Page 91 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, MIDFIRST BANK appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated August 7, 2001, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1366 at Page 699 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by MIDFIRST BANK to foreclose under the terms of said Deed of Trust, I did on June 20, 2002, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

LOT 72, SECTION A, CHURCHWOOD ESTATES SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGES 45 - 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold,

was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in Desoto County, Mississippi for four consecutive weeks preceding the date of sale. The first notice of the publication appeared on May 29, 2002, and subsequent notices appeared on June 5, 12, and 19, 2002, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, MIDFIRST BANK bid for said property in the amount of \$82,187.87, which being the highest and best bid, the same was then and there struck off to MIDFIRST BANK and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto MIDFIRST BANK the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on June 20, 2002.

J. Gary Massey
J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

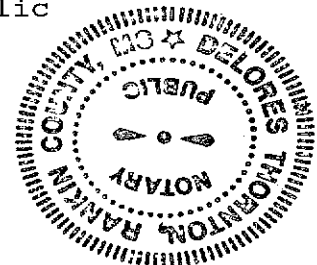
Personally appeared before me, the undersigned authority in and for said county and state, on June 20, 2002, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Helene Norton

Notary Public

My Commission Expires:

9/22/02



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299 *ne*
S&M #00-0983

GRANTEE'S ADDRESS:

Midfirst Bank
999 N.W. Grand Blvd.
Oklahoma City, OK 73118
405-426-1200 *ne*

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: Lot 72, Section A, Churchwood Estates Subdivision, Section 1, Township 2, Township 2 South, Range 8 West, DeSoto County, Mississippi

THE DESOTO COUNTY TRIBUNE

BK 0422PG0555

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>25</u>	, dated the <u>19th</u>	day of <u>JUN</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>24</u>	, dated the <u>12th</u>	day of <u>JUN</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>23</u>	, dated the <u>5th</u>	day of <u>JUN</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. <u>22</u>	, dated the <u>29th</u>	day of <u>MAY</u>	, <u>2002</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	, _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.


GENERAL MANAGER

Sworn to and subscribed before me, this 19th

day of June

(SEAL)


NOTARY PUBLIC

David Grisham
MY COMMISSION EXPIRES
MARCH 29, 2005

My commission expires _____

To SHAPIRO & MASSEY

for taking the annexed publication of 400

words or the equivalent thereof for a total of FOUR(4)

times \$ 168.00, plus \$3.00 for making a proof

of publication and deposing to same for a total cost

of \$ 171.00

STATE MS.-DE SOTO CO.
FILED

JUN 26 1 32 PM '02

BK 422 PG 552
W.E. DAVIS CH. CLK.Page 10B - June 19, 2002SUBSTITUTED TRUSTEE'S
NOTICE OF SALE

WHEREAS, on June 28, 1991, RONALD L. PITCHER AND WIFE, SHELLY J. PITCHER, as joint tenants with right of survivorship, executed a certain deed of trust to William H. Lovell, Trustee for the benefit of FIRST COMMERCIAL MORTGAGE COMPANY OF MEMPHIS, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 548 at Page 261; and

WHEREAS, said Deed of Trust was subsequently assigned to MIDFIRST BANK by instrument dated February 6, 2001 and recorded in Book 1289 at Page 92 and re-recorded in Book 1338 at Page 91 of the aforesaid Chancery Clerk's office; and

WHEREAS, MIDFIRST BANK has heretofore substituted J. Gary Massey as Trustee by instrument dated August 7, 2001 and recorded in the aforesaid Chancery Clerk's Office in Book 1366 at Page 699; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MIDFIRST BANK, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 20, 2002 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 72, SECTION A, CHURCHWOOD ESTATES SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGES 45 - 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on May 16, 2002.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.P.
1970 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
May 29, June 5, 12, 19-occ.

Shapiro
(law)